

RESPONSE TO REQUEST FOR PROPOSAL

Commercial Property and Casualty Insurance Agent/Broker Services

LA Law Library
December 31, 2018

Presented By

Vanessa Peña, Account Executive
4204 Riverwalk Parkway, Suite 400
Riverside, CA 92505
800.654.8347 ext. 1169

Keenan
Associates

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LA LAW LIBRARY

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December 31, 2018

Marcelino Juarez
Finance Manager
LA Law Library
301 West First Street
Los Angeles, CA 90012-3140

Re: RFP for Commercial Property and Casualty Insurance Agent/Broker Services

Dear Marcelino Juarez,

Keenan & Associates is pleased to provide our Proposal for Commercial Property and Casualty Insurance Agent/Broker Services to the LA Law Library. It has been our pleasure to provide these services to the Law Library for the past five years and our commitment to the success of the Law Library's programs will continue to be supported by hands-on service by the most senior Property & Casualty members of our organization. We believe we are uniquely qualified to continue our strategic partnership with the Law Library in the following areas:

- **Incumbent Agent/Broker for the Library** – Since becoming the Law Library's insurance broker, we have restructured the Law Library's Property & Liability insurance program to renew with its fiscal year, enhanced coverage and reduced its premiums by more than 34% when comparing premiums in place before appointing Keenan as broker. We also reduced our brokerage fee by 13% over the last two years, which equates to a 31% reduction in overall cost to the Law Library.
- **Public Agency Focus and Expertise**– We have more than 45 years of experience in delivering Brokerage and Consulting Services to public agencies throughout California. We place more than \$250 million of reinsurance for California public entities representing more than \$80 billion of property value and \$50 billion of WC payroll. We use our standing in the public entity reinsurance marketplace to negotiate the broadest terms and conditions, while keeping our customers' costs to a minimum. We are specialists and understand how to serve public agencies.
- **Service** – We are first and foremost a service organization – service to our customers and our communities. That is what we are known for, our "brand" in the industry. We have developed an excellent working relationship with the Law Library and will continue to be readily available to provide specialized loss control, safety training, claim oversight, certificate issuance and contract compliance review and risk management consulting services.

- **Resources** – Detailed in our proposal are our public agency specialized resources, our proprietary technology and Keenan SafePersonnel, which is provided at no additional cost to the Law Library.

The Keenan solution includes a fully integrated platform offering unique insurance marketing strategies, loss control and loss cost mitigation. Our approach reduces our clients' overall cost of risk and our high client retention rates are proof positive.

We will continue to leverage all Keenan expertise, solutions and services to achieve the Law Library's risk management goals including:

1. Utilizing the knowledge and understanding of the Law Library's programs to provide proven program marketing strategies aimed at exploring all options and assisting the Library with the selection of the most cost-effective option.
2. Provide a high level of in-person customer service to the Law Library. While we are very advanced technologically, nothing can replace the personal service for which we are known. That high touch service is our brand in this very competitive marketplace.
3. Identify safety/loss control measures to reduce loss exposures. We will continue to consult with you to recommend best practice improvements in your risk management program. After all, what you do internally as an organization to provide skilled resources and accountability are the key to your program's success.
4. Provide ongoing education and training for staff to augment the Law Library's safety program.

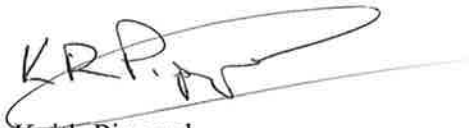
For these reasons, we enthusiastically and confidently offer the LA Law Library our insurance brokerage and risk management services. We will continue to exceed your expectations. We hope we have adequately conveyed our qualifications within this proposal and over the course of our 5- year partnership with the Law Library.

No subcontractors are proposed for this effort, nor will any be utilized, unless Keenan is directed to do so by the Library. We have included a copy of our current California Department of Insurance license in **Appendix 1**. We acknowledge the receipt of the Questions and Answers published on December 21, 2018. No addendums were issued for this RFP as of December 26, 2018.

For questions regarding this proposal, please do not hesitate to contact Vanessa Peña, your Account Executive, at 951.715.0190 ext. 1169 or via e-mail at vpena@keenan.com.

We assure the Los Angeles Law Library that I, the undersigned, am fully authorized to bind the firm to the commitments contained in this proposal.

Sincerely,

A handwritten signature in black ink, appearing to read "K.P.P.", with a large, sweeping flourish extending to the right.

Keith Pippard
Corporate Secretary

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INFORMATION REQUESTED

This section contains questions, which will assist the Library in determining Firms' capabilities to serve the Library. The quality of the written presentation is important. Please follow the same order for your replies to the following and be clear and concise.

- 1. Provide a brief history and description of the Firm. Include the size and areas of specialization. Identify any parent or subsidiary relationships or affiliated entities.*

FIRM PROFILE DATA

Firm Name:	Keenan & Associates
Legal Form:	Corporation; Privately-Held
Date Established / Date of Incorporation:	December 2, 1972
State of Incorporation:	California
Corporate Address:	2355 Crenshaw Blvd., Suite 200 Torrance, California 90501
Phone Number	800.654.8102
Fax Number	310.212.0354
Federal Tax ID	95-2798626
Number of Employees:	753 (as of October 2018)

OVERVIEW OF KEENAN

Founded in 1972, Keenan & Associates has experience consulting to cities, counties, special districts (e.g., transit authorities, utilities, etc.), community colleges, and public school districts. Statewide, we provide services to more than 950 public sector entities including 65 trusts and joint power authority programs (JPAs). As a result of Keenan's niche focus on the unique requirements of public sector entities, we bring a comprehensive understanding of the select customers and markets we serve.

In April 2017 Keenan joined AssuredPartners, Inc. family of companies. AssuredPartners, Inc. acquires and invests in insurance brokerage businesses (property and casualty, employee benefits, surety and MGUs) across the United States, Canada and in London. From its founding in March of 2011, AssuredPartners has grown to more than \$1 billion in annualized revenue and continues to be one of the fastest growing insurance brokerage firms in the United States with more than 180 offices in 30 states, Canada and London.

Keenan became the public entity leader for AssuredPartners to provide national public entity expertise. By joining AssuredPartners, we have access to additional capital and a national footprint that enables us to continue to negotiate the most favorable coverage terms and conditions for our clients and allows us to provide an even broader spectrum of public entity risk management support services.

Keenan Public Agency Division

Keenan's Public Agency Division provides high quality, innovative products and services that add value, increase reliability and provide financial security for our clients' property and liability, workers' compensation and employee benefits programs.

Our services include:

- Full Range of Insurance Broker Services
- JPA Management and Consulting
- Risk Management Consulting and Loss Control Services
- Financial Analysis and Planning for Creative Funding Options
- Third Party Claims Administration Services

Serving the needs of California public agencies is not just something we do, it is who we are.

Keenan & Associates' business model and public agency risk management expertise is unparalleled in the country. We derive more than 70% of our revenue from serving the brokerage and risk management needs of California public agencies. Our services include in-house capabilities in all areas. We believe this integrated approach lends itself to providing consultative expertise to clients electing to handle services in-house, providing the services directly at our clients' request, or more effectively overseeing other vendors for better coordinated, more efficient, and less costly programs.

We represent the largest exposure and loss database of California public agencies. We place insurance covering more than \$80 billion of insured property values and more than \$50 billion in covered payroll.

KEENAN OFFICES AND STAFFING

Keenan maintains a network of nine (9) offices strategically located throughout California, and currently has more than 750 employees which provides us with a broad understanding of the vast issues taking place within our public agency customers and enables us to provide immediate service and have a thorough understanding throughout California. The Law Library will continue to be serviced from the Riverside office lead by Vanessa Pena. Following are Keenan's offices:

Southern California Offices

- Torrance (Corporate Headquarters)
- Riverside
- San Clemente

Northern California Offices

- Oakland
- San Jose
- Rancho Cordova
- Redwood City
- Pleasanton
- Eureka

2. Provide the Firm’s financial information.

Keenan & Associates is a privately-held corporation and part of the AssuredPartners, Inc family of companies. The total revenue for the AP family of companies is in excess of \$1 billion annually. We would be happy to provide the LA Law Library a copy of AP’s most recent financial statement, upon request.

3. Provide the names and resumes of individuals you plan to assign to the account and explain why they were assigned. Include account executives, marketing personnel, technical representatives or others who would be actively involved.

The following Key Personnel will continue to support the Law Library. This team has been assigned to the Law Library because of their vast experience in the Property and Casualty needs of public agencies.

Name	Title	Role
Vanessa Peña	Account Executive, Municipal Property & Casualty	Lead Consultant
Monica Mojarro	Account Manager, P&C Public Agency	Service & Administration
Christine Gerbasi	Vice President, Property & Casualty	Integrated Service Team Leader
Eric Preston	Vice President, Loss Control & Safety Services	Safety & Risk Management
Rena Svetic	P&C Marketing Senior Account Manager	Marketing Specialist
Jessica Blushi	Assistant Vice President, P&C Marketing	Casualty Expert
John Stephens	Senior Vice President, P&C Public Agency Practice Leader	Reinsurance Expert
Eva Gutierrez	Vice President, P&C Marketing	Property Expert

KEY PERSONNEL BIOS

Keenan Service Team Bios

Vanessa Peña – Account Executive

Vanessa Peña joined Keenan in 2010. Vanessa has been in the insurance industry since 1997 and has expertise with account management, market placement and construction programs. Vanessa is responsible for account management, operations and business development of municipalities, special districts and public agencies in Southern California. Vanessa's duties include overall account management and operations, risk management consulting, coverage review, contract review, and processing insurance renewals and new coverage placement. Vanessa is a graduate of the University of

Redlands with a Bachelor of Science degree in Business. She is a licensed Fire & Casualty Agent/Broker and has earned a professional designation as Construction Risk Insurance Specialist (CRIS) and Associate in Insurance Service (AIS).

Monica Mojarro – Account Manager

Monica Mojarro joined Keenan in 2011 and provided administrative and internal account support to the Vice President of Property & Casualty and the P&C Integrated Service Team. As Account Manager, she provides customer service to our municipality clients throughout our Southern California territory. Monica is responsible for day to day client servicing, including: policy renewal preparation and submission, risk management and coverage inquires. Monica is a graduate of California State University Long Beach, and she obtained her Master's Degree in Public Administration with a concentration in employer/employee relations. Monica is a licensed Property & Casualty Broker/Agent.

Christine J. Gerbasi – Vice President Client Services/ WC Legislative Analyst

Christine Gerbasi is Vice President in charge of our Property & Casualty Integrated Service Team. This team works with property and casualty customers' statewide providing training to customers, assisting with the development of client specific strategic planning and providing overall risk management services. In addition to the Integrated Service Team, Christine has responsibility for the development and implementation of internal policies, procedures and training. Christine is a member of Keenan's legislative committee working closely with various industry groups regarding legislative matters.

Christine has been in the insurance industry since 1986 working with both insured and self-funded employers. Christine has been with Keenan since 1999 working closely with both our school and healthcare customers. Christine often speaks to industry associations regarding legislation, regulations and pertinent issues impacting school districts and health facilities.

Christine is a graduate of California State University, Dominguez Hills with a Bachelor's Degree in Business Administration. She is certified by the Department of Industrial Relations Self-Insurance Plans and also as a Workers' Compensation Claims Professional (WCCP). Christine is a licensed Fire & Casualty Agent/Broker and has completed all course work toward the Associate in Risk Management (ARM) designation.

Eric Preston –Vice President, ARM

Eric Preston received a Bachelor of Science degree from California State Polytechnic University, Pomona in Management and Human Resources, with emphasis in Human Resource Management. Eric earned his Associate in Risk Management for Public Entities (ARM-P) in 2008, and has countless certificates of completion from numerous

safety classes, seminars and workshops including industrial hygiene, OSHA machine safeguarding, NFPA emergency evacuation for people with disabilities, OSHA accident investigation techniques, indoor air quality, defensive driving, accessibility guidelines for play areas, NFPA inspection, testing and maintenance of water-based fire protection systems, and OSHA general industry safety inspection techniques. Eric has also helped develop new products and services in areas such as campus security assessments, school site design, as well as special education safety. Eric is an active member of the American Society of Safety Engineers (ASSE #52223), as well as a Certified Playground Safety Inspector and Aerial Lift Instructor.

Rena Svetic – P&C Marketing Senior Account Manager

Rena has a wide range of expertise within the insurance industry, where she currently specializes in Public Entity placement of property and earthquake business. She joined Keenan in 2002 and led the streamlining of the Schools Property and Casualty appraisal process. As business liaison for Online Client Applications, she worked with IT on program development, simplified the communication process, and conducted trainings. In her role as Marketing Account Manager, placement of property, crime, cyber, management liability, and storage tank coverages became her niche. Rena holds a Bachelor's Degree in Business Administration and the Insurance designations of AINS and ARM.

Jessica Blushi – Assistant Vice President, P&C Marketing

Jessica has been helping California public agencies manage their risks for over 15 years. Jessica specializes in the areas of insurance, re-insurance, self-insurance and risk management.

Prior to joining Keenan, Jessica's industry experience included serving as an account manager with Alliant Insurance Services specializing in large municipal accounts. Jessica's experience in the self-insurance and risk management areas was further developed when she served as the Underwriting Manager for CSAC Excess Insurance Authority where she was very involved in CSAC EIA's administration of the JPA's Property and Casualty Programs. Jessica supervised the underwriting staff, provided oversight of prospective member underwriting and cost allocation models, and also provided risk management consulting and other member services. Jessica has also served as a pool administration and risk management consultant with Bickmore Risk Services.

Jessica studied Business Administration at California State University, Fullerton and maintains a Fire and Casualty Insurance Broker's license.

John Stephens – Senior Vice President, Public Agency Practice Leader

John has been in the Insurance and Risk Management industry for more than 22 years. John began his career with one of the largest insurance brokers in the United States as

part of their National College Internship Program and has worked with Keenan since 1998.

John is a Senior Vice President and oversees the Property & Casualty Public Agency Practice which includes approximately 600 California Public Agencies and 40 Joint Powers Authorities.

John has hosted several Risk Management Symposiums and has been a featured speaker for several public agency organizations, including.

- California Association for Joint Powers Authorities (CAJPA)
- California Association for School Business Officials (CASBO)
- California Coalition on Workers' Compensation (CCWC)
- California School Board Association (CSBA)
- Association for Chief Business Officials (ACBO)
- Community College Internal Auditors (CCIA)
- Statewide Association for Community Colleges (SWACC)
- Southern California Regional Liability Excess Fund JPA (So Cal ReLiEF)

John has both Fire & Casualty as well as Life & Health licenses in the State of California. John graduated with a Bachelor of Science degree in Business Administration from California Lutheran University.

Eva Gutierrez - Vice President, P&C Marketing

Eva worked in the insurance industry for more than 24 years on all lines of coverage. Prior to joining Keenan in March of 2016, Eva worked for a large international brokerage firm. Her specialty is to evaluate her clients' exposures and coverage to develop and implement a program to meet their objectives. Eva is a graduate of the University of Washington with a Bachelor of Arts in Business Administration. She has designations in Chartered Property Casualty Underwriter (CPCU), Associate in Claims (AIC), and Associate in Risk Management (ARM).

4. Identify the individual within the Firm who would have overall responsibility and identify the office in which each team member is located.

Vanessa Peña will continue have the overall responsibility for the LA Law Library account and will continue to be the lead consultant. Vanessa is based in our Riverside office. The rest of the team is located in our Riverside or Torrance offices.

Torrance – Corporate Headquarters

2355 Crenshaw Blvd., Suite 200
Torrance, CA 90501
800.654.8102

Riverside

4204 Riverwalk Parkway, Suite 400
Riverside, CA 92505
800.654.8347

San Clemente

901 Calle Amanecer, Suite 200
San Clemente, CA 92673
800.338.5247

5. List the Firm’s expertise in public entities, including independent public agencies, and libraries.

Keenan works with 950 public agencies in California and has had an incredible understanding of the risks and costs driving up public entity insurance premiums. Keenan has specialized with California public agencies since our inception in 1972. We initially started working with educational agencies and today work with nearly 60 joint powers authorities, 150 cities, counties, transit agencies, special districts and 700 school districts and community colleges. California Public agencies represent 90% of our overall business and the remaining 10% is throughout Healthcare division which works with hospitals and medical systems.

By specializing in public agencies, we have an internal infrastructure that enables us to leverage skill sets and create innovative solutions to help customers reduce their risk and save money

EXPERTISE IN PUBLIC SECTOR ISSUES

As a niche organization, we continuously monitor legislation that may have an impact on our public agency customers. We have legal counsel dedicated solely to monitoring California and federal legislation for any issues that may impact our customers and a JD/RN who specializes in analyzing coverage and contractual issues for our customers. In addition, our lobbyist provides insight on pending legislation that may impact our public agency customers. From this, we develop *Briefings*, Newsletters, Trends Analysis, Blogs and other meaningful information to help our clients understand the issues so they may make informed decisions.

Because of our specialized, niche approach, our consultants work with the issues that public agencies face every day.

Our clients' programs are only as good as the service team's delivery on our commitments. Our commitment to customer service epitomizes the Keenan brand. Whether its prompt response in coverage analysis, effective claims oversight or results-oriented loss control service, our fully integrated business model with internal access to all necessary resources will either provide or oversee quality delivery of value added service to the Library.

CLAIMS ADVOCACY

We will continue to work closely with your staff to ensure proper reporting to insurance carriers. In addition, we will continue to act as a claim liaison between the insurance companies and the Library where you feel it is expeditious to do so.

Keenan has tremendous expertise in administering and consulting on claims for both traditional insurance and reinsurance policies, which are distinctly different in the approach and expertise one must use. Between our Property and Liability Claims Administration (PLCA) group, with more than 20 professionals, and our Workers' Compensation claims group, in excess of 200 professionals, we have many hundreds of years of cumulative experience actually adjusting and advocating on behalf of our public entity clients.

Claims support and oversight is an area that differentiates us from our competitors. We will continue to provide the Library with the highest level of service and the best attainable results in the oversight of claims, to the extent to which the Library desires such support.

UNIQUE PROPERTY & CASUALTY SERVICES

As your current agent/broker, the Library has access to our award winning and proprietary P&C Bridge and Keenan SafePersonnel (a complete Learning Management System) risk management system. Through P&C Bridge, you have access to online training, and other tools which may help ensure regulatory compliance and reduce the Library's costs.

We provide the Library with 24/7 online access to a variety of valuable safety information and resources through our innovative Web-based product, **P&C Bridge**.

Keenan SafePersonnel – Recognized with a 2013 Business Insurance Innovation Award, Keenan SafePersonnel has an established track record with over 500,000 course completions. The Keenan SafePersonnel courses have been specifically designed for California cities, counties, transit agencies and special districts. The content is updated and regularly reviewed to remain current.

CONVENIENT, SECURE ACCESS TO WORKPLACE SAFETY AND COMPLIANCE COURSES

Keenan SafePersonnel reduces travel costs, time out of office, materials, and instructor costs. Online learning brings learning to people instead of people to learning. Employees can securely access Keenan SafePersonnel anytime, anywhere from any computer that connects to the Internet.

AUTOMATED ASSIGNMENT, TRACKING AND RECORD MANAGEMENT

Keenan SafePersonnel lets you assign courses to specific groups or individuals, and automatically tracks and reports on each employee as they complete their training assignments. Employees can print their own completion certificates, while the compliance records are automatically updated.

The Keenan SafePersonnel courses have been specifically designed for California cities, counties, transit agencies and special districts. The content is newly updated and regularly reviewed to remain current.

Keenan SafePersonnel develops a strong safety culture for Library:

- Fosters a safe, healthy environment for agency employees and helps protect your community.
- Cost effectively delivers training online with far less disruption to work schedules and reduced travel expense.
- Courses align with your exposures, loss history and reinforce targeted prevention strategies.
- Interactive, visually-pleasing content engages employees with short, manageable modules.
- Centralized, automated record of training for Cal/OSHA and risk management documentation.

KEY KEENAN DISTINGUISHING CHARACTERISTICS

Insurance for public agencies is extremely specialized and changes frequently. Keenan & Associates' innovation, entrepreneurial culture and commitment to public agencies present the ideal partnership for the Law Library. Our niche focus, understanding of the public agency marketplace and internal infrastructure to support the Law Library makes us unique.

As your partner, we will continue to provide tremendous resources to help support your Risk Management efforts and contain costs. We do not just provide brokerage services, rather, our organization of more than 750 employees are dedicated to providing services

to California public agencies. Our capabilities range from helping develop and implement Return-to-Work programs, to Safety Inspections, Financial Consulting and Brokerage services.

From a program structure standpoint, we provide “outside-of-the-box” thinking in how to structure your insurance program that provides:

- **Reduced cost** – Our outstanding reputation in the insurance marketplace, coupled with our expertise and analytical capabilities will enable us to create and structure programs to reduce the Law Library’s overall costs and risk.
- **Alternative risk financing options** that can significantly reduce the Library’s long-term costs while maintaining the right cover for the Law Library’s exposures; and
- **Predictability and stability** to the Law Library’s insurance costs as you manage the financial challenges impacting our state.

Our dedication to Public Agencies makes us better prepared than general practitioners to deliver you proactive, value-added solutions. Our consultants and service representatives work side- by- side with you to implement, coordinate, communicate, and give the Library ongoing support and to help work through the risk management issues that come your way. We are your resource of choice for plan execution. Our goal is your complete satisfaction.

TECHNOLOGY

We currently provide the Law Library with our P&C Bridge technology portal which provides over 120 regulatory training programs at **no additional cost** to the Law Library.

P&C Bridge is a Web-based portal that enables the Law Library to bridge Compliance, Training, Communication and Risk Management in one secure platform. Our technology solutions provide operational efficiencies to you and help your staff deal with the incredibly growing legal demands facing the Library. Capabilities include current news, safety tips, insurance updates, OSHA Inspection Checklists and many more on demand.

LOSS CONTROL

Keenan offers its complete Loss Control Service Schedule as an option for the Law Library to augment loss control and safety training not otherwise provided by the carrier.

Partnering with an experienced, stable and flexible safety and loss control team is critical for customer satisfaction, consistency in service delivery and the execution of

the Law Library’s safety objectives. Our safety professionals average over 14 years of California Public Agency experience and possess the distinction of assisting clients in achieving significant reduction in claim and incidents. Their individual and collective expertise provide California Public Agencies with all the assessment, program development and training needs required of environmental and Cal/OSHA regulations. In our Public Agency book of business, Keenan Safety and Loss Control experts have achieved a consistent record of loss reduction (36% frequency rate drop over the last four years). Additionally, the Keenan team is noted to have specialized experts who possess the following certifications:

- Certified Safety Professionals (CSP)
- Certified Ergonomists (CPE)
- Registered Environmental Assessors (REA)
- Certified Playground Inspectors (CPSI)
- Certified Forklift Trainers
- Hazardous Materials First Responders
- Associates in Risk Management (ARM)
- Certified Aerial Lift Trainers

Keenan recognizes that the operational environment within California Public Agencies has changed and resources are often limited. Our proposal contemplates having the most qualified resources available to the Library on short notice affording a timely solution to Safety and Loss Control at a cost that is both affordable and yielding an optimal return on investment in terms of lower loss costs and claim frequency.

6. Provide the names, addresses and telephone numbers of at least three (3) accounts handled by your Firm.

Keenan provides numerous services to the clients listed below. We are proud to offer the LA Law Library the following client references and encourage you to contact any of them and ask about our resources, responsiveness and results:

Keenan & Associates is the Broker of Record (all lines) for the following clients.

City of Upland	
Keenan Corresponding Service Team Members	Vanessa Peña Monica Mojarro
Dates of Services	2013 to present
Point of Contact:	Jeannette Vagnozzi, City Manager
Address:	460 N. Euclid Ave., Upland, CA 91786
Phone:	909.931.4121
E-mail:	jvagnozze@ci.upland.ca.us

City of Cudahy	
Keenan Corresponding Service Team Members	Vanessa Peña Monica Mojarro
Dates of Services	2015 to present
Point of Contact:	Jose Pulido, City Manager
Address:	5220 Santa Ana Street, Cudahy, CA 90201
Phone:	626.333-2211
E-mail:	jpulido@cityofcudahyca.gov

City of Palm Springs	
Keenan Corresponding Service Team Members	John Stephens Vanessa Peña
Dates of Services	2008 to present
Point of Contact:	Craig Gladders, Procurement & Contracts Manager
Address:	3200 E. Tahquitz Canyon Way Palm Springs, CA 92263
Phone:	760.322.8368
E-mail:	Craig.Gladders@palmsprings-ca.gov

7. Please state where the Firm has made improvements and saved dollars.

While there have always been challenges in the insurance market place, there are even greater challenges now, with fewer insurance carriers willing to underwrite California public agencies due to the long-term liabilities associated with these agencies. Keenan’s strategy consists of presenting the current market conditions and reviewing the Law Library’s loss experience in order to manage expectations on what to expect at renewal. Since partnering with the Law Library, we have continued to meet with staff year after year and executed this strategy. We have managed to restructure the Law Library’s program to have an insurance renewal date in line with the fiscal year, in addition to delivering significant premium savings of 34% in comparing premiums in place before partnering with Keenan. We have also reduced our brokerage fee by 13% over the last two years, which equates to a 31% reduction in overall cost to the Law Library.

For instance, in the 2017-18 program year, we completed a property loss analysis taking the Law Library’s statement of values to determine what the maximum probable amount of loss would be in the event of a significant loss. The report was able to provide a value of the catastrophic loss based upon analytical data used within the insurance marketplace. As a result, we re-structured the Law Library’s DIC program, also known as earthquake and flood, which produced a 26% reduction in premiums savings.

REINSURANCE / MARKETING EXPERTISE

We are licensed reinsurance intermediaries and our understanding of the marketplace coupled with our reputation enables us to structure very competitive programs for our clients: After we were hired by one city, we restructured their earthquake program and most other placements so there was continuity with their carrier partners of choice; however, we were able to **save the city nearly \$500,000 in annual premiums**. We are specialists and understand how to serve public agencies.

PROPERTY & LIABILITY CLAIMS OVERSIGHT

We are not proposing to be the Library's TPA, rather, our service offering includes excess reporting and tracking so our Claims Manager will help navigate through the excess claims and assist in claim remediation. At the time of loss, we were not the City of Palm Springs TPA, yet, after a very complex Property loss, we retrospectively negotiated coverage **resulting in over a million dollars of claim coverage**. Shortly thereafter, the City of Palm Springs hired Keenan to be their liability third party administrator (TPA) in addition to providing insurance and risk management brokerage services.

8. *List significant clients lost during the last three years including any library or public entity clients.*

City of San Marino was recently lost for excess workers' compensation insurance brokerage services. Keenan was the City's broker for four years and was replaced as broker effective October 12, 2018.

9. *Describe how the Firm has collaborated with clients and insurance carriers to limit risk exposures and minimize claims, particularly regarding workers compensation insurance.*

Communication is the cornerstone of Keenan's customer service philosophy. It is of utmost importance to make sure you are aware not only of what coverage you need and have but also what exposures you have that, by design or accident, are left uncovered and the possible losses that could result from these exposures retained by the Library. We will continue to analyze coverages and make sure we bring the most comprehensive program for the Library.

Overall Objectives:

- Lower the cost of risk.
- Create predictability and stability for LA Law Library operations from a risk management perspective.
- Develop a sustainable risk management culture.

- Establish an Enterprise Risk Management approach for adaptation by the Library including industry acceptable written procedures for safety, insurance purchasing and loss mitigation.
- Evaluate the ongoing need for a Risk Manager (in house versus outsourced).

Regarding workers' compensation insurance, Keenan has been administering workers' compensation claims since 1975 and, although workers' compensation claims administration is not part of the services proposed in this response, our experience in this venue benefits the Library. Our expertise in providing access to risk management training is extensive.

Keenan continues to invest millions of dollars to create solutions and resources to help our customers:

- **Training** – We have created an online learning management and tracking system that includes regulatory compliance and other courses that will create a culture of awareness and prevention to reduce your claims costs. This is included in our offering, with unlimited utilization, at no cost to the Library.
- **P&C Bridge** – A Web-based portal that enables our clients to bridge compliance, training, communication and Risk Management in one secure platform. There are no additional fees for P&C Bridge. This is more than an online claim, online training and/or reporting system. Moreover, P&C Bridge is a tool to reduce long term costs. Following is an overview of **P&C Bridge**, our cutting edge technology offered exclusively to our Property & Casualty clients.

Risk Management Portal

200+ Courses
2 Million course completions
270,000 different users with completions

P&C Bridge
A Keenan Solution

Keenan SAFE PERSONNEL TRAINING

2013 INNOVATION AWARD WINNER

District Administration TOP 100 PRODUCTS

Innovative Solutions. Enduring Principles. **Keenan**

LICENSE NO. 0451271

KEENAN SAFE PERSONNEL – WEB BASED ONLINE TRAINING

Built on technology extensively proven in public agencies and recognized with a 2013 *Business Insurance* Innovation Award, Keenan SafePersonnel has an established track record with over 500,000 course completions.

10. Detail how the Firm desires to be compensated, e.g., fees or commissions, and explain your rationale. If the Firm proposes a fee, how does your company propose to determine the level of the fee?

For all services outlined in our proposal including the marketing of all lines of the LA Law Library property & casualty program, policy and contract review, certificate management and issuance, claim oversight and access to P&C Bridge inclusive of Keenan SafePersonnel, we would propose a flat fee annual compensation in lieu of commission. We believe a flat fee compensation is more favorable as it would prevent Keenan from being overly compensated in the event that the market shifts to a hard market causing premiums to increase thereby increasing commissions. In addition, this would also hold true if the market shifts to a soft market where premiums decrease thereby reducing commissions. Our proposed fee for the first two years is flat with no change per the expiring fees which also reflect a 13% reduction in brokerage fee from our initial partnership with the Law Library. This fee includes access to our P&C Bridge Systems with unlimited online training courses for your employees.

Program Year	Annual Flat Fee
Year 1	\$43,500
Year 2	\$43,500
Year 3	\$45,000
Year 4	\$45,000
Year 5	\$45,000

Consistent with industry practices, insurers may also pay insurance brokers, such as Keenan, indirect compensation based upon volume efficiencies, client renewals, marketing services, product development, technology investments and other additional services. Keenan seeks written assurances from insurers that any such indirect compensation will not adversely impact the pricing or coverage terms that Keenan is able to obtain for its clients. The amount of any available indirect compensation shall not be included in the brokerage fee that may be due to Keenan as a result of the placement of an insurance product.

Keenan shall comply with all applicable state and/or federal laws and regulations regarding disclosure of compensation and embraces industry efforts for transparency. We believe it is important that clients have access to information that may be relevant to their choice of insurance products, including the cost of such insurance and services, and, the compensation that may be directly or indirectly paid to Keenan in connection with the products or services that are selected. Your Keenan account representative will be happy to address any questions you have regarding this matter.

11. Does the Firm have any reservations about making available documentation of any commissions received from insurers?

No. Keenan has no reservations about making available documentation of any commissions received from insurers.

12. Would Firm be agreeable to service the account on a commission basis subject to a maximum?

Yes, we would be agreeable to service the account on a commission basis subject to a maximum.

EXCEPTIONS

Any exceptions to terms, conditions or any other requirements in any part of this proposal must be clearly pointed out in a distinct section of the proposal. Otherwise, the Library will consider that all items offered are in strict compliance with this RFP and the successful Firm will be responsible for compliance.

Keenan accepts the terms, conditions and other requirements set forth in this proposal with the following exception:

Section B. Insurance Requirements/Item 4 states “Professional errors and omissions coverage for \$5,000,000 per incident and with an aggregate limit of \$5,000,000.”

Keenan, a subsidiary of AssuredPartners, Inc., is insured through its parent. AP maintains such coverages and limits as are consistent with industry standards. If Keenan is the successful bidder, certificates of insurance will be provided prior to the commencement of services.

However, AP’s E&O coverage is “per claim” in lieu of “per incident” and the carrier will not add clients as “additional insureds.”

APPENDICES

Appendix 1 California Department of Insurance License

APPENDIX 1

CALIFORNIA DEPARTMENT OF INSURANCE LICENSE

California Department of Insurance

KEENAN & ASSOCIATES

License # 0451271

DBA: KEENAN HEALTHCARE INSURANCE SERVICES

DBA: REGENCY CLAIMS SERVICE

Pursuant to the requirements of the State of California Insurance Code,
KEENAN & ASSOCIATES is authorized to act in the following capacity:

<u>License</u>	<u>Effective Date</u>	<u>Expiration Date</u>
Resident Insurance Producer	12/12/1972	10/31/2019
<u>Qualifications</u>		
Accident and Health Agent	12/12/1972	
Casualty Broker-Agent	11/21/1973	
Life-Only Agent	12/12/1972	
Property Broker-Agent	11/21/1973	
Registered Administrator	03/30/1978	
Surplus Lines Broker	11/26/1980	
Variable Contracts Agent	04/27/1973	

Business Address: 2355 Crenshaw Blvd Suite 200, Torrance, California 90501


Dave Jones, Insurance Commissioner

